

Important information about the enclosed premiums and Medicare deductibles and cost-sharing amounts

The MedicareBlue Supplement information enclosed in the 2022 Outline of Coverage booklet reflects plan benefits and premiums for coverage effective **on or before** Dec. 31, 2022.

Your 2023 benefits

Medicare changes its deductibles and cost-sharing amounts annually. When Medicare changes its amounts effective Jan. 1, 2023, your MedicareBlue Supplement benefits will automatically adjust to match the Medicare covered deductibles and cost-sharing amounts.

Determining your 2023 premiums

The plan premiums shown in the enclosed 2022 Outline of Coverage booklet are good through Dec. 31, 2022. The 2023 premiums shown in this document are effective for new and existing policies beginning Jan. 1, 2023.

If you are within a guaranteed issue rights period, you will receive preferred, non-tobacco premiums.

All other applicants should refer to the 2023 MedicareBlue Supplement application to determine your appropriate premium table. Based on your answers to the health questions, the application will guide you to the appropriate premium table.

We're here to help

If you have any questions about the enclosed materials or which premium table you should refer to, please contact your local agent or one of our Medicare experts at **800-336-0505**, 8 a.m. to 5 p.m., Monday–Friday, Central time. TTY hearing impaired users call 711.

2023 Preferred Premiums: Non-Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	Plan D		Plan F ¹		Plan G without Household Discount ²	
	Male	Female	Male	Female	Male	Female
64 and over	\$296.50	\$262.20	\$328.30	\$290.30	\$296.20	\$261.90
65	\$165.00	\$145.90	\$182.70	\$161.60	\$164.80	\$145.80
66	\$170.30	\$150.60	\$188.50	\$166.60	\$170.10	\$150.30
67	\$175.60	\$155.20	\$194.40	\$172.00	\$175.50	\$155.20
68	\$180.90	\$160.00	\$200.40	\$177.10	\$180.80	\$159.80
69	\$186.90	\$165.10	\$206.70	\$182.80	\$186.50	\$164.90
70	\$191.80	\$169.50	\$212.50	\$187.80	\$191.70	\$169.50
71	\$208.20	\$184.00	\$230.50	\$203.90	\$208.00	\$184.00
72	\$214.40	\$189.50	\$237.40	\$209.80	\$214.30	\$189.30
73	\$220.70	\$195.20	\$244.40	\$216.10	\$220.50	\$195.00
74	\$227.40	\$201.10	\$251.90	\$222.70	\$227.30	\$201.00
75	\$234.30	\$207.00	\$259.40	\$229.40	\$234.00	\$207.00
76	\$245.60	\$217.10	\$271.80	\$240.50	\$245.30	\$217.00
77	\$257.80	\$228.10	\$285.40	\$252.40	\$257.60	\$227.80
78	\$271.30	\$239.80	\$300.50	\$265.70	\$271.20	\$239.80
79	\$284.70	\$251.60	\$315.20	\$278.80	\$284.50	\$251.50
80	\$299.20	\$264.50	\$331.20	\$292.90	\$298.90	\$264.30
81 and over	\$330.50	\$292.10	\$365.90	\$323.40	\$330.10	\$291.80

¹ Plan F is available for anyone who is eligible for Medicare **before** Jan. 1, 2020.

² To be eligible to receive the Household Discount, members must have a legal spouse or another adult living at their residence (but no more than three other persons age 60 or older) who is 18 years of age or older with whom they have continuously resided with for the last 12 months.

Premiums are based on attained age rating, which means premiums increase as your age increases until age 81. Premiums shown represent the cost per one month.

These premiums are presented in conjunction with the MedicareBlue Supplement Outline of Coverage for the applicable products. They are presented to you as part of the offer to contract with Wellmark Blue Cross and Blue Shield of Iowa.

2023 Preferred Premiums: Non-Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	Plan G with Household Discount ²		High Deductible Plan G without Household Discount ²		High Deductible Plan G with Household Discount ²		Plan N	
	Male	Female	Male	Female	Male	Female	Male	Female
64 and under	\$266.60	\$235.70	\$118.50	\$104.80	\$106.70	\$94.30	\$234.10	\$206.90
65	\$148.30	\$131.20	\$65.90	\$58.30	\$59.30	\$52.50	\$130.20	\$115.20
66	\$153.10	\$135.30	\$68.00	\$60.10	\$61.20	\$54.10	\$134.40	\$118.80
67	\$158.00	\$139.70	\$70.20	\$62.10	\$63.20	\$55.90	\$138.50	\$122.50
68	\$162.70	\$143.80	\$72.30	\$63.90	\$65.10	\$57.50	\$142.70	\$126.30
69	\$167.90	\$148.40	\$74.60	\$66.00	\$67.10	\$59.40	\$147.30	\$130.30
70	\$172.50	\$152.60	\$76.70	\$67.80	\$69.00	\$61.00	\$151.40	\$133.80
71	\$187.20	\$165.60	\$83.20	\$73.60	\$74.90	\$66.20	\$164.30	\$145.20
72	\$192.90	\$170.40	\$85.70	\$75.70	\$77.10	\$68.10	\$169.20	\$149.50
73	\$198.50	\$175.50	\$88.20	\$78.00	\$79.40	\$70.20	\$174.20	\$154.00
74	\$204.60	\$180.90	\$90.90	\$80.40	\$81.80	\$72.40	\$179.50	\$158.70
75	\$210.60	\$186.30	\$93.60	\$82.80	\$84.20	\$74.50	\$184.90	\$163.50
76	\$220.80	\$195.30	\$98.10	\$86.80	\$88.30	\$78.10	\$193.80	\$171.30
77	\$231.80	\$205.00	\$103.00	\$91.10	\$92.70	\$82.00	\$203.40	\$179.90
78	\$244.10	\$215.80	\$108.50	\$95.90	\$97.70	\$86.30	\$214.20	\$189.40
79	\$256.10	\$226.40	\$113.80	\$100.60	\$102.40	\$90.50	\$224.90	\$198.70
80	\$269.00	\$237.90	\$119.60	\$105.70	\$107.60	\$95.10	\$236.00	\$208.90
81 over	\$297.10	\$262.60	\$132.00	\$116.70	\$118.80	\$105.00	\$260.80	230.60

² To be eligible to receive the Household Discount, members must have a legal spouse or another adult living at their residence (but no more than three other persons age 60 or older) who is 18 years of age or older with whom they have continuously resided with for the last 12 months.

Premiums are based on attained age rating, which means premiums increase as your age increases until age 81. Premiums shown represent the cost per one month.

These premiums are presented in conjunction with the MedicareBlue Supplement Outline of Coverage for the applicable products. They are presented to you as part of the offer to contract with Wellmark Blue Cross and Blue Shield of Iowa.

2023 Preferred Premiums: Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	Plan D		Plan F ¹		Plan G without Household Discount ²	
	Male	Female	Male	Female	Male	Female
64 and under	\$326.10	\$288.40	\$361.20	\$319.40	\$325.80	\$288.10
65	\$181.50	\$160.50	\$201.00	\$177.80	\$181.30	\$160.40
66	\$187.40	\$165.60	\$207.40	\$183.30	\$187.10	\$165.30
67	\$193.10	\$170.80	\$213.90	\$189.20	\$193.00	\$170.70
68	\$199.00	\$176.00	\$220.50	\$194.80	\$198.90	\$175.80
69	\$205.50	\$181.60	\$227.30	\$201.10	\$205.10	\$181.40
70	\$211.00	\$186.40	\$233.80	\$206.60	\$210.90	\$186.40
71	\$229.00	\$202.40	\$253.60	\$224.30	\$228.80	\$202.30
72	\$235.80	\$208.50	\$261.20	\$230.90	\$235.70	\$208.30
73	\$242.80	\$214.70	\$268.90	\$237.70	\$242.50	\$214.50
74	\$250.10	\$221.20	\$277.10	\$245.00	\$250.00	\$221.10
75	\$257.70	\$227.70	\$285.30	\$252.40	\$257.40	\$227.70
76	\$270.10	\$238.70	\$299.10	\$264.60	\$269.80	\$238.70
77	\$283.60	\$250.90	\$314.00	\$277.70	\$283.30	\$250.50
78	\$298.40	\$263.70	\$330.60	\$292.30	\$298.30	\$263.70
79	\$313.10	\$276.80	\$346.80	\$306.70	\$312.90	\$276.70
80	\$329.10	\$290.90	\$364.40	\$322.30	\$328.70	\$290.70
81 and over	\$363.60	\$321.30	\$402.50	\$355.80	\$363.10	\$321.00

¹ Plan F is available for anyone who is eligible for Medicare **before** Jan. 1, 2020.

² To be eligible to receive the Household Discount, members must have a legal spouse or another adult living at their residence (but no more than three other persons age 60 or older) who is 18 years of age or older with whom they have continuously resided with for the last 12 months.

Premiums are based on attained age rating, which means premiums increase as your age increases until age 81. Premiums shown represent the cost per one month.

These premiums are presented in conjunction with the MedicareBlue Supplement Outline of Coverage for the applicable products. They are presented to you as part of the offer to contract with Wellmark Blue Cross and Blue Shield of Iowa.

2023 Preferred Premiums: Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	Plan G with Household Discount ²		High Deductible Plan G without Household Discount ²		High Deductible Plan G with Household Discount ²		Plan N	
	Male	Female	Male	Female	Male	Female	Male	Female
64 and under	\$293.20	\$259.30	\$130.30	\$115.20	\$117.30	\$103.70	\$257.40	\$227.60
65	\$163.20	\$144.40	\$72.50	\$64.20	\$65.30	\$57.80	\$143.20	\$126.70
66	\$168.40	\$148.80	\$74.80	\$66.10	\$67.30	\$59.50	\$147.80	\$130.60
67	\$173.70	\$153.60	\$77.20	\$68.30	\$69.50	\$61.50	\$152.40	\$134.80
68	\$179.00	\$158.20	\$79.60	\$70.30	\$71.60	\$63.30	\$157.00	\$138.90
69	\$184.60	\$163.30	\$82.00	\$72.60	\$73.80	\$65.30	\$162.00	\$143.30
70	\$189.80	\$167.80	\$84.40	\$74.60	\$76.00	\$67.10	\$166.50	\$147.20
71	\$205.90	\$182.10	\$91.50	\$80.90	\$82.40	\$72.80	\$180.70	\$159.70
72	\$212.10	\$187.50	\$94.30	\$83.30	\$84.90	\$75.00	\$186.10	\$164.50
73	\$218.30	\$193.10	\$97.00	\$85.80	\$87.30	\$77.20	\$191.60	\$169.40
74	\$225.00	\$199.00	\$100.00	\$88.40	\$90.00	\$79.60	\$197.40	\$174.60
75	\$231.70	\$204.90	\$103.00	\$91.10	\$92.70	\$82.00	\$203.40	\$179.80
76	\$242.80	\$214.80	\$107.90	\$95.50	\$97.10	\$86.00	\$213.20	\$188.40
77	\$255.00	\$225.50	\$113.30	\$100.20	\$102.00	\$90.20	\$223.70	\$197.90
78	\$268.50	\$237.30	\$119.30	\$105.50	\$107.40	\$95.00	\$235.50	\$208.30
79	\$281.60	\$249.00	\$125.20	\$110.70	\$112.70	\$99.60	\$247.30	\$218.50
80	\$295.80	\$261.60	\$131.50	\$116.30	\$118.40	\$104.70	\$259.60	\$229.70
81 and over	\$326.80	\$288.90	\$145.20	\$128.40	\$130.70	\$115.60	\$286.80	\$253.60

² To be eligible to receive the Household Discount, members must have a legal spouse or another adult living at their residence (but no more than three other persons age 60 or older) who is 18 years of age or older with whom they have continuously resided with for the last 12 months.

Premiums are based on attained age rating, which means premiums increase as your age increases until age 81. Premiums shown represent the cost per one month.

These premiums are presented in conjunction with the MedicareBlue Supplement Outline of Coverage for the applicable products. They are presented to you as part of the offer to contract with Wellmark Blue Cross and Blue Shield of Iowa.

2023 Standard Premiums: Non-Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	Plan A		Plan D		Plan F ¹	
	Male	Female	Male	Female	Male	Female
64 and under	\$633.00	\$559.70	\$386.70	\$341.90	\$452.30	\$399.90
65	\$268.90	\$237.80	\$215.10	\$190.30	\$251.70	\$222.60
66	\$277.50	\$245.50	\$222.10	\$196.40	\$259.70	\$229.50
67	\$286.30	\$253.20	\$228.90	\$202.40	\$267.90	\$236.90
68	\$294.90	\$260.90	\$235.90	\$208.70	\$276.10	\$244.00
69	\$304.20	\$269.20	\$243.70	\$215.30	\$284.70	\$251.80
70	\$312.50	\$276.10	\$250.10	\$221.00	\$292.70	\$258.70
71	\$339.30	\$299.80	\$271.40	\$240.00	\$317.60	\$280.90
72	\$349.50	\$308.90	\$279.50	\$247.20	\$327.10	\$289.10
73	\$359.70	\$318.00	\$287.80	\$254.50	\$336.70	\$297.70
74	\$370.70	\$327.70	\$296.50	\$262.20	\$347.00	\$306.90
75	\$381.80	\$337.60	\$305.50	\$270.00	\$357.30	\$316.10
76	\$400.20	\$353.60	\$320.20	\$283.00	\$374.50	\$331.30
77	\$420.10	\$371.30	\$336.20	\$297.40	\$393.20	\$347.80
78	\$442.20	\$391.10	\$353.70	\$312.70	\$414.10	\$366.10
79	\$464.00	\$410.20	\$371.20	\$328.10	\$434.30	\$384.10
80	\$487.40	\$431.10	\$390.10	\$344.90	\$456.30	\$403.60
81 and over	\$538.40	\$476.10	\$431.00	\$380.90	\$504.10	\$445.60

¹ Plan F is available for anyone who is eligible for Medicare **before** Jan. 1, 2020.

Premiums are based on attained age rating, which means premiums increase as your age increases until age 81. Premiums shown represent the cost per one month.

These premiums are presented in conjunction with the MedicareBlue Supplement Outline of Coverage for the applicable products. They are presented to you as part of the offer to contract with Wellmark Blue Cross and Blue Shield of Iowa.

2023 Standard Premiums: Non-Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	Plan G without Household Discount ²		Plan G with Household Discount ²	
	Male	Female	Male	Female
64 and under	\$408.10	\$360.80	\$367.30	\$324.70
65	\$227.10	\$200.90	\$204.40	\$180.80
66	\$234.30	\$207.10	\$210.90	\$186.40
67	\$241.70	\$213.80	\$217.50	\$192.40
68	\$249.10	\$220.20	\$224.20	\$198.20
69	\$256.90	\$227.20	\$231.20	\$204.50
70	\$264.10	\$233.40	\$237.70	\$210.10
71	\$286.50	\$253.40	\$257.90	\$228.10
72	\$295.20	\$260.90	\$265.70	\$234.80
73	\$303.80	\$268.60	\$273.40	\$241.70
74	\$313.10	\$276.90	\$281.80	\$249.20
75	\$322.40	\$285.20	\$290.20	\$256.70
76	\$337.90	\$299.00	\$304.10	\$269.10
77	\$354.80	\$313.80	\$319.30	\$282.40
78	\$373.60	\$330.30	\$336.20	\$297.30
79	\$391.90	\$346.50	\$352.70	\$311.90
80	\$411.70	\$364.10	\$370.50	\$327.70
81 and over	\$454.80	\$402.10	\$409.30	\$361.90

² To be eligible to receive the Household Discount, members must have a legal spouse or another adult living at their residence (but no more than three other persons age 60 or older) who is 18 years of age or older with whom they have continuously resided with for the last 12 months.

Premiums are based on attained age rating, which means premiums increase as your age increases until age 81. Premiums shown represent the cost per one month.

These premiums are presented in conjunction with the MedicareBlue Supplement Outline of Coverage for the applicable products. They are presented to you as part of the offer to contract with Wellmark Blue Cross and Blue Shield of Iowa.

2023 Standard Premiums: Non-Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	High Deductible Plan G without Household Discount ²		High Deductible Plan G with Household Discount ²		Plan N	
	Male	Female	Male	Female	Male	Female
64 and under	\$163.20	\$144.30	\$146.90	\$129.90	\$327.40	\$289.40
65	\$90.80	\$80.40	\$81.70	\$72.40	\$182.10	\$161.10
66	\$93.70	\$82.80	\$84.30	\$74.50	\$187.90	\$166.10
67	\$96.70	\$85.50	\$87.00	\$77.00	\$193.80	\$171.40
68	\$99.60	\$88.10	\$89.60	\$79.30	\$199.60	\$176.60
69	\$102.80	\$90.90	\$92.50	\$81.80	\$206.00	\$182.30
70	\$105.60	\$93.40	\$95.00	\$84.10	\$211.70	\$187.20
71	\$114.60	\$101.40	\$103.10	\$91.30	\$229.80	\$203.10
72	\$118.10	\$104.40	\$106.30	\$94.00	\$236.60	\$209.20
73	\$121.50	\$107.40	\$109.40	\$96.70	\$243.60	\$215.40
74	\$125.20	\$110.80	\$112.70	\$99.70	\$251.00	\$222.00
75	\$129.00	\$114.10	\$116.10	\$102.70	\$258.60	\$228.60
76	\$135.20	\$119.60	\$121.70	\$107.60	\$271.10	\$239.50
77	\$141.90	\$125.50	\$127.70	\$113.00	\$284.50	\$251.60
78	\$149.40	\$132.10	\$134.50	\$118.90	\$299.50	\$264.90
79	\$156.80	\$138.60	\$141.10	\$124.70	\$314.50	\$277.90
80	\$164.70	\$145.60	\$148.20	\$131.00	\$330.10	\$292.10
81 and over	\$181.90	\$160.80	\$163.70	\$144.70	\$364.80	\$322.50

² To be eligible to receive the Household Discount, members must have a legal spouse or another adult living at their residence (but no more than three other persons age 60 or older) who is 18 years of age or older with whom they have continuously resided with for the last 12 months.

Premiums are based on attained age rating, which means premiums increase as your age increases until age 81. Premiums shown represent the cost per one month.

These premiums are presented in conjunction with the MedicareBlue Supplement Outline of Coverage for the applicable products. They are presented to you as part of the offer to contract with Wellmark Blue Cross and Blue Shield of Iowa.

2023 Standard Premiums: Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	Plan A		Plan D		Plan F ¹	
	Male	Female	Male	Female	Male	Female
64 and under	\$696.30	\$615.60	\$425.30	\$376.10	\$497.50	\$439.90
65	\$295.80	\$261.50	\$236.60	\$209.30	\$276.80	\$244.90
66	\$305.20	\$270.00	\$244.30	\$216.00	\$285.60	\$252.40
67	\$314.90	\$278.50	\$251.80	\$222.70	\$294.70	\$260.60
68	\$324.30	\$287.00	\$259.50	\$229.50	\$303.70	\$268.40
69	\$334.60	\$296.10	\$268.00	\$236.80	\$313.20	\$277.00
70	\$343.70	\$303.70	\$275.10	\$243.10	\$322.00	\$284.60
71	\$373.20	\$329.80	\$298.60	\$264.00	\$349.30	\$309.00
72	\$384.40	\$339.80	\$307.50	\$271.90	\$359.80	\$318.00
73	\$395.60	\$349.80	\$316.60	\$280.00	\$370.30	\$327.40
74	\$407.70	\$360.40	\$326.10	\$288.50	\$381.70	\$337.50
75	\$419.90	\$371.30	\$336.00	\$297.00	\$393.00	\$347.60
76	\$440.20	\$388.90	\$352.20	\$311.30	\$411.90	\$364.40
77	\$462.10	\$408.40	\$369.80	\$327.10	\$432.50	\$382.50
78	\$486.30	\$430.20	\$389.10	\$343.90	\$455.40	\$402.70
79	\$510.30	\$451.10	\$408.30	\$360.90	\$477.70	\$422.40
80	\$536.10	\$474.20	\$429.10	\$379.30	\$501.90	\$443.90
81 and over	\$592.20	\$523.60	\$474.10	\$419.00	\$554.40	\$490.10

¹ Plan F is available for anyone who is eligible for Medicare **before** Jan. 1, 2020.

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2023 Standard Premiums: Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	Plan G without Household Discount ²		Plan G with Household Discount ²	
	Male	Female	Male	Female
64 and under	\$448.90	\$396.90	\$404.00	\$357.20
65	\$249.80	\$220.90	\$224.80	\$198.80
66	\$257.70	\$227.80	\$231.90	\$205.00
67	\$265.90	\$235.20	\$239.30	\$211.70
68	\$274.00	\$242.20	\$246.60	\$218.00
69	\$282.60	\$249.90	\$254.30	\$224.90
70	\$290.50	\$256.80	\$261.50	\$231.10
71	\$315.20	\$278.80	\$283.70	\$250.90
72	\$324.70	\$286.90	\$292.20	\$258.20
73	\$334.10	\$295.50	\$300.70	\$266.00
74	\$344.40	\$304.60	\$310.00	\$274.10
75	\$354.60	\$313.70	\$319.10	\$282.30
76	\$371.70	\$328.80	\$334.50	\$295.90
77	\$390.30	\$345.10	\$351.30	\$310.60
78	\$411.00	\$363.40	\$369.90	\$327.10
79	\$431.10	\$381.20	\$388.00	\$343.10
80	\$452.90	\$400.50	\$407.60	\$360.50
81 and over	\$500.30	\$442.20	\$450.30	\$398.00

² To be eligible to receive the Household Discount, members must have a legal spouse or another adult living at their residence (but no more than three other persons age 60 or older) who is 18 years of age or older with whom they have continuously resided with for the last 12 months.

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2023 Standard Premiums: Tobacco

Premiums are effective on or after Jan. 1, 2023.

Age	High Deductible Plan G without Household Discount ²		High Deductible Plan G with Household Discount ²		Plan N	
	Male	Female	Male	Female	Male	Female
64 and under	\$179.60	\$158.80	\$161.60	\$142.90	\$360.10	\$318.30
65	\$99.90	\$88.40	\$89.90	\$79.60	\$200.30	\$177.20
66	\$103.10	\$91.10	\$92.80	\$82.00	\$206.70	\$182.70
67	\$106.40	\$94.10	\$95.80	\$84.70	\$213.20	\$188.50
68	\$109.60	\$96.90	\$98.60	\$87.20	\$219.60	\$194.30
69	\$113.00	\$100.00	\$101.70	\$90.00	\$226.60	\$200.50
70	\$116.20	\$102.70	\$104.60	\$92.40	\$232.90	\$205.90
71	\$126.10	\$111.50	\$113.50	\$100.40	\$252.80	\$223.40
72	\$129.90	\$114.80	\$116.90	\$103.30	\$260.30	\$230.10
73	\$133.60	\$118.20	\$120.20	\$106.40	\$268.00	\$236.90
74	\$137.80	\$121.80	\$124.00	\$109.60	\$276.10	\$244.20
75	\$141.80	\$125.50	\$127.60	\$113.00	\$284.50	\$251.50
76	\$148.70	\$131.50	\$133.80	\$118.40	\$298.20	\$263.50
77	\$156.10	\$138.00	\$140.50	\$124.20	\$313.00	\$276.80
78	\$164.40	\$145.40	\$148.00	\$130.90	\$329.50	\$291.30
79	\$172.40	\$152.50	\$155.20	\$137.30	\$346.00	\$305.70
80	\$181.20	\$160.20	\$163.10	\$144.20	\$363.10	\$321.30
81 and over	\$200.10	\$176.90	\$180.10	\$159.20	\$401.20	\$354.80

² To be eligible to receive the Household Discount, members must have a legal spouse or another adult living at their residence (but no more than three other persons age 60 or older) who is 18 years of age or older with whom they have continuously resided with for the last 12 months.

Premiums are based on attained age rating, which means premiums increase as your age increases until age 81. Premiums shown represent the cost per one month.

These premiums are presented in conjunction with the MedicareBlue Supplement Outline of Coverage for the applicable products. They are presented to you as part of the offer to contract with Wellmark Blue Cross and Blue Shield of Iowa.



MedicareBlue SupplementSM is a Medicare supplement insurance plan. MedicareBlue Supplement is not connected with or endorsed by the U.S. government or the federal Medicare program. Wellmark Blue Cross and Blue Shield of Iowa is an independent licensee of the Blue Cross and Blue Shield Association.